
Janata Personal Accident Insurance Policy Wordings

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Highlights

The insurance pays specified benefits if the insurance sustains bodily injury resulting solely and directly from accident caused by outward violent and visible means. The minimum sum insured is Rs 25000/- and maximum Rs 1,00,000/- per person per annum. The rate of premium is Rs 15/- per sum assured of Rs 25000/- which can be increased in multiples of Rs 25,000/-.

Scope

This policy provides compensation in the event of death or permanent disablement or loss of limbs or sight in eyes.

Eligibility

Any person, irrespective of sex and occupation in the age group 10 to 70 years may be covered.

Major Exclusions

Intentional self injury, suicide or attempted suicide, Accident while the insured is under the influence of intoxicating liquor or drugs, loss caused by insanity, loss due to breach of law with criminal intent, War and allied perils, nuclear radiation.